

February 10, 2009

United States Bankruptcy Court  
One Bowling Green  
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005

Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

**Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.**

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

I personally worked for GM/Delphi since 1973 as a member of the management team and throughout my career there was an understood covenant between the senior management team and the salaried employees that your dedication and hard work were protected in retirement. There were hundreds of times my family had to sacrifice when I had to work late as with my job I was on call 24/7 and went into work all hours of the day or night, often without compensation, resolving company issues. We always did our best and maintained a strict loyalty and faith to the Company. To have our loyalty and sacrifice just completely disregarded with little concern on the impact on our families is a harsh blow. I also find it unjust that executive bonuses are suspended but not cancelled. When things get better bonuses will return, yet the proposal is not to return any health care when things get better. Where is the equality?

With the current state of the economy, many retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation. My wife and I are not age eligible for Medicare as I'm only 60 years old presently and my pension is fixed from Delphi. At an age when you need health care the most this is a cruel step.

I understand the Company is undergoing extreme financial hardship which is exacerbated by the

recent severe decline in the economy. However, it is my belief that there is a less severe step to help the company and still provide some level of health care for retirees. For example, instead of a complete drop of health care, an increased share of the cost up to 50% could be a viable alternative. Retirees currently pay approximately 7-8 % of the insurance premium. An increase to 50% would be significant for the retiree but it would at least be a mutually shared sacrifice and save significant dollars for the company. Additionally, Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This will help the company as retirees transfer to Medicare.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

The hourly retirees have their union contract and representatives to protect them from radical actions while us salaried employees have no voice. We only had the word of the leadership which we trusted. We are asking you now to be our voice.

**My family and I ask you to REJECT or Modify this motion.**

Sincerely yours,

A handwritten signature in cursive script, reading "Lawrence F. Croisdale".

Lawrence F. Croisdale  
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